

Medicare News – February 2015

Patient Assistance Programs - Another option for expensive medications

Some Medicare beneficiaries are faced with huge bills for their medications even though they may have Medicare prescription drug insurance. In some cases, they simply can't afford to purchase some of their drugs, so they stop taking them. The co-pays for some medications can be very high for several brand name drugs, especially if they land in the donut hole.

There may be help for people in this situation through a service called the Patient Assistance Program (PAP). PAP is sponsored by pharmaceutical companies, and other organizations as a means to help lower income families with their prescriptions. If approved, participants can obtain certain medications either free or nearly free. Some programs will send patients a pharmacy card to be used to obtain their medicines at a local pharmacy. Other PAP's will mail the medications direct to the patient's home, or in some cases, to their physician.

Each patient assistance program has its own eligibility criteria, but it is generally based on family income relative to a specific level of poverty. The poverty levels are set by the Federal government and can change each year.

There are several websites where you can find out if there is help available for a specific medication. Just enter the drug name and, if there is help available, a list will be of participating organizations will be displayed along with their contact information. Often these same websites will have application that can be downloaded and printed.

A couple of websites where this information is available are www.needymeds.org or www.rxassist.org.

Once it appears that an individual may be eligible, they can complete the application, obtain the necessary proofs of income, and forward the documents to their physician. The prescribing physician is required by the PAP to complete the medical portion of the application. Many doctors will also mail or fax the application back to the PAP on behalf of the patient. The response time is generally quick. Once approved, participants must re-apply each year.

Also, there are several organizations that can help with the PAP application process for a fee. Generally they charge a set amount each month for each prescription.

Medicare beneficiaries can also receive assistance by contacting the Medicare/Medicaid Assistance Program (MMAP) at 800-803-7174. Trained counselors are available to provide help with all aspects of Medicare and Medicaid benefits, along with guidance regarding fraud and abuse, billing issues, and many other areas pertaining to senior health care programs.

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